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What is Claimed:

1. An automated gift certificate generation system for automatically identifying merchants to generate a gift certificate based on a location, comprising:

means for receiving gift certificate data that designates a plurality of gift certificate data including at least one of: geographic location, merchant identification, recipient profile, recipient address, monetary value of said gift certificate, product characteristics, mode of delivery, delivery date;

means for automatically identifying at least one merchant located in an area located proximate at least one of: said address of said gift certificate recipient and said geographic location;

means for enabling said user to select at least one of said identified merchants; and

means for generating a gift certificate that defines a monetary amount of said gift certificate and said selected merchant.

2. The automated gift certificate generation system of claim 1 wherein said means for receiving gift certificate data comprises:

means, responsive to establishment of a communication connection from a terminal device of said user to said automated gift certificate generation system, for transmitting a plurality of user data entry screens, seriatim to said terminal device to enable said user to input said gift certificate data.

3. The automated gift certificate generation system of claim 2 wherein said means for receiving gift certificate data further comprises:

means, responsive to receipt of gift certificate data indicative of a location of a recipient profile, for uploading said recipient profile from said location.

4. The automated gift certificate generation system of claim 2 wherein said means for enabling comprises:

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means for receiving data from said user that defines a radius from said at least one of: said address of said gift certificate recipient and said geographic location as said area located proximate at least one of: said address of said gift certificate recipient and said geographic location.

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5. The automated gift certificate generation system of claim 1 further comprising:

means for enabling said user to select a gift certificate from database of gift certificates.

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6. The automated gift certificate generation system of claim 5 further comprising:

means for enabling said user to customize said selected gift certificate.

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7. The automated gift certificate generation system of claim 1 further comprising:

means for enabling said user to select a mode of transmission used to transmit said selected gift certificate to said gift certificate recipient.

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8. The automated gift certificate generation system of claim 1 wherein said means for receiving recipient data comprises:

means for downloading said data indicative of an address of said gift certificate recipient via a communication medium from an address book stored on a terminal device of said user.

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9. The automated gift certificate generation system of claim 1 wherein said means for receiving recipient data comprises:

means for downloading said data indicative of an address of said gift certificate recipient via a communication medium from a web site address book.

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10. The automated gift certificate generation system of claim 1 wherein said means for receiving recipient data comprises:

means for downloading said data indicative of an address of said gift certificate recipient via a communication medium from a data storage device located remote from said automated gift certificate generation system.

11. The automated gift certificate generation system of claim 1 further comprising:

means for generating a map that defines a travel path from said address of said gift certificate recipient to said merchant.

12. The automated gift certificate generation system of claim 11 wherein said means for generating a map comprises:

means for generating a list of a plurality of concatenated path segments, each of said plurality of concatenated path segments comprising a definition of a predetermined identified travel path.

13. The automated gift certificate generation system of claim 12 wherein said means for generating a map further comprises:

means for generating data indicative of a distance traveled along each of said plurality of concatenated path segments.

14. The automated gift certificate generation system of claim 13 wherein said means for generating a map further comprises:

means for generating data indicative of an estimate of a time required to travel along each of said plurality of concatenated path segments.

15. The automated gift certificate generation system of claim 13 wherein said means for generating a map further comprises:

means for generating a written description of said travel path describing each

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of said plurality of concatenated path segments and said distance traveled along each of said plurality of concatenated path segments.

16. The automated gift certificate generation system of claim 15 further comprising:

means for printing said written description on said gift certificate.

17. The automated gift certificate generation system of claim 15 further comprising:

means for printing said written description on a printed media for a one of: insertion into said gift certificate, and attached to said gift certificate.

18. The automated gift certificate generation system of claim 13 wherein said means for generating a map further comprises:

means for generating a display to illustrate said travel path comprising each of said plurality of concatenated path segments and said distance traveled along each of said plurality of concatenated path segments.

19. The automated gift certificate generation system of claim 18 wherein said gift certificate comprises an electronic format communication, said automated gift certificate generation system further comprises:

means for including said display with said gift certificate.

20. The automated gift certificate generation system of claim 1 wherein said means for automatically identifying comprises:

means for storing merchant information in a database; and

means for correlating said received gift certificate data with merchant information stored in said database to generate a list of said identified merchants.

21. The automated gift certificate generation system of claim 1wherein said

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means for automatically identifying further comprises:

means for activating an automated shopping expert program to guide said user through a series of queries to generate data to supplement said received gift certificate data.

22. The automated gift certificate generation system of claim 1 wherein said means for generating a gift certificate comprises:

means for incorporating merchant store operating data comprising at least one of: business hours, telephone number, WEB site address, into said gift certificate.

23. A method of operating an automated gift certificate generation system

for automatically identifying merchants to generate a gift certificate based on a location, comprising the steps of:

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receiving gift certificate data that designates a plurality of gift certificate data including at least one of: geographic location, merchant identification, recipient profile, recipient address, monetary value of said gift certificate, product characteristics, mode of delivery, delivery date;

automatically identifying at least one merchant located in an area located proximate at least one of: said address of said gift certificate recipient and said geographic location;

enabling said user to select at least one of said identified merchants; and generating a gift certificate that defines a monetary amount of said gift certificate and said selected merchant

24. The method of operating an automated gift certificate generation system of claim 23 wherein said step of receiving gift certificate data comprises:

transmitting, in response to establishment of a communication connection from a terminal device of said user to said automated gift certificate generation system, a plurality of user data entry screens, seriatim to said terminal device to enable said user to input said gift certificate data.

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25. The method of operating an automated gift certificate generation system of claim 24 wherein said step of receiving gift certificate data further comprises:

uploading, in response to receipt of gift certificate data indicative of a location of a recipient profile, said recipient profile from said location.

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26. The method of operating an automated gift certificate generation system of claim 24 wherein said step of enabling comprises:

receiving data from said user that defines a radius from said at least one of: said address of said gift certificate recipient and said geographic location as said area located proximate at least one of: said address of said gift certificate recipient and said geographic location.

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27. The method of operating an automated gift certificate generation system of claim 23 further comprising the step of:

enabling said user to select a gift certificate from database of gift certificates.

28. The method of operating an automated gift certificate generation system of claim 27 further comprising the step of:

enabling said user to customize said selected gift certificate.

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29. The method of operating an automated gift certificate generation system of claim 23 further comprising the step of:

enabling said user to select a mode of transmission used to transmit said selected gift certificate to said gift certificate recipient.

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30. The method of operating an automated gift certificate generation system of claim 23 wherein said step of receiving recipient data comprises:

downloading said data indicative of an address of said gift certificate recipient via a communication medium from an address book stored on a terminal device of said user.

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31. The method of operating an automated gift certificate generation system of claim 23 wherein said step of receiving recipient data comprises:

downloading said data indicative of an address of said gift certificate recipient via a communication medium from a web site address book.

32. The method of operating an automated gift certificate generation system of claim 23 wherein said step of receiving recipient data comprises:

downloading said data indicative of an address of said gift certificate recipient via a communication medium from a data storage device located remote from said automated gift certificate generation system.

33. The method of operating an automated gift certificate generation system of claim 23 further comprising the step of:

generating a map that defines a travel path from said address of said gift certificate recipient to said merchant.

34. The method of operating an automated gift certificate generation system of claim 33 wherein said step of generating a map comprises:

generating a list of a plurality of concatenated path segments, each of said plurality of concatenated path segments comprising a definition of a predetermined identified travel path.

35. The method of operating an automated gift certificate generation system of claim 34 wherein said step of generating a map further comprises:

generating data indicative of a distance traveled along each of said plurality of concatenated path segments.

36. The method of operating an automated gift certificate generation system of claim 35 wherein said step of generating a map further comprises:

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generating data indicative of an estimate of a time required to travel along each of said plurality of concatenated path segments.

37. The method of operating an automated gift certificate generation system of claim 35 wherein said step of generating a map further comprises:

generating a written description of said travel path describing each of said plurality of concatenated path segments and said distance traveled along each of said plurality of concatenated path segments.

38. The method of operating an automated gift certificate generation system of claim 37 further comprising the step of:

printing said written description on said gift certificate.

39. The method of operating an automated gift certificate generation system of claim 37 further comprising the step of:

printing said written description on a printed media for a one of: insertion into said gift certificate, and attached to said gift certificate.

40. The method of operating an automated gift certificate generation system of claim 35 wherein said step of generating a map further comprises:

generating a display to illustrate said travel path comprising each of said plurality of concatenated path segments and said distance traveled along each of said plurality of concatenated path segments.

41. The method of operating an automated gift certificate generation system of claim 40 wherein said gift certificate comprises an electronic format communication, said method of operating an automated gift certificate generation system further comprises the step of:

including said display with said gift certificate.

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42. The method of operating an automated gift certificate generation system of claim 23 wherein said step of automatically identifying comprises:

storing merchant information in a database; and correlating said received gift certificate data with merchant information stored in said database to generate a list of said identified merchants.

43. The method of operating an automated gift certificate generation system of claim 23 said step of automatically identifying further comprises:

activating an automated shopping expert program to guide said user through a series of queries to generate data to supplement said received gift certificate data.

44. The method of operating an automated gift certificate generation system of claim 23 wherein said step of generating a gift certificate comprises:

incorporating merchant store operating data comprising at least one of: business hours, telephone number, WEB site address, into said gift certificate.